

14010 Charlemagne Avenue,

Bellflower, CA. 90706

9/8/14

**FILED**

OCT 09 2014

Clerk of Court

U.S. District Court, Northern District of Illinois

Everett McKinley Dirksen United States Courthouse

219 South Dearborn Street

Chicago, IL 60604

**THOMAS G. BRUTON**  
**CLERK, U.S. DISTRICT COURT**

Objection to the proposed Settlement in In re Capital One Telephone Consumer Protection Act Litigation, MDL No.2416, Master Docket No. 1:12-cv-10064(N.D.III.).

I am seizing this opportunity to object to the proposed settlement in the litigation against Capital One and its associates.

I believe that the litigation is unfair and unsubstantiated as to the negative effects the automated calls have had on customers.

Capital One has been my credit provider for almost a decade and though I might have received one or more calls from this company in the course of my business with them, I do not recall how this has impacted on me negatively in any way; moreover they were made within legally accepted time frame.

I view the provision of credit to citizens more as a privileged service that should be appreciated, as this helps bail people out of financially tight corners that otherwise could leave people in unforeseeable predicaments, were such financing unavailable. For us who have benefitted from these services to turn back, and "bite the fingers that fed us", I consider an act of ingratitude, and deplorable, to say the least.


Furthermore, I believe it is high time for us Americans to begin to think of the broader good of all, rather than thinking of ways of "robbing Peter to pay Paul". If we go on to approve this settlement which I strongly oppose, many employees as well as their family members of Capital One and its agents will be negatively impacted while we go on to enjoy our loot. Can

we substantiate how those phone calls have negatively impacted customers and our families? What will the effect be on our national economy, as we sink Capital One?

I plead with the settlement class not to jeopardize the employment and lives of hundreds of Capital One workers that will be affected by our class action. I also plead with the court not to grant this outrageous settlement amount which will go mainly to pay attorneys' fees.

Thank you.

Yours sincerely,

A handwritten signature in black ink, appearing to read "Folarin O. Jolayemi". The signature is stylized with a large, circular initial "F" and a long, sweeping underline.

Folarin O. Jolayemi

Claimant Notice ID: 42931-78058-98376

and

Claimant Notice ID: 67431-04611-90623

(I received two notices).